

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
(Greenbelt Division)**

In Re:

Mahalia Jackson

*Debtor*

Case No.: 23-11722-LSS  
Chapter 13

**NOTICE OF MOTION FOR AUTHORITY TO INCUR SECURED DEBT  
FOR THE PURPOSE OF MODIFYING MORTGAGE LOAN  
(NUNC PRO TUNC AS APPLICABLE TO JUNE 24, 2024)**

PLEASE TAKE NOTICE that the Debtor has filed a Motion to Incur Secured Debt for the Purpose of Modifying the terms of an existing secured loan on real property, affecting the Debtor's real property located at:

5504 Sir Douglas Drive, Bryans Road, MD 20616

The terms of the proposed modification are:

- a. The lender is Midland Mortgage, a Division of MidFirst Bank
- b. Increasing the principal balance on the loan from 252929.89 under the current terms to 267560.66 under the modified terms.
- c. Lowering the interest rate from 8%% under the current terms to 7.5%% under the modified terms.
- d. Prolonging the maturity date from December 1, 2063, under the current terms to June 1, 2064, under the modified terms.

**Your rights may be affected. You should read these papers carefully and discuss them with your lawyer. If you do not have a lawyer, you may wish to consult one. A copy of the motion is attached.**

All parties in interest have the right to file an objection. The objection must be filed with the Clerk of the Bankruptcy Court at 6500 Cherrywood Lane, Suite 300, Greenbelt, Maryland 27740, and mail a copy of your objection to, within twenty-one (21) days of the date of this Notice:

Eric S. Steiner, Esquire  
STEINER LAW GROUP, LLC  
PO Box 17598, PMB 83805  
Baltimore, Maryland 21297-1598

The Motion may be allowed without further notice if no timely objection is filed. The Court will issue a separate notice of the date and time for hearing on the Debtor's motion. An objection

must state the facts and legal grounds on which the objection is based. If parties in interest have any questions regarding the subject of the notice, they may contact the undersigned.

DATED: July 5, 2024

Respectfully submitted

/s/ Eric S. Steiner

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Eric S. Steiner, Esquire  
Federal Bar No. 28705  
eric@steinerlawgroup.com  
**STEINER LAW GROUP, LLC**  
PO Box 17598, PMB 83805  
Baltimore, Maryland 21297-1598  
(410) 670-7060 (phone)  
(410) 834-1743 (fax)